### CHAPTER 120

## (Senate Bill 545)

## AN ACT concerning

# Health Insurance - Cleft Lip and Cleft Palate - Coverage

FOR the purpose of requiring health maintenance organizations to provide coverage for the treatment of cleft lip or cleft palate or both; and generally relating to the provision of coverage for the treatment of cleft lip or cleft palate or both.

# BY adding to

Article - Health - General

Section 19-706(y)

Annotated Code of Maryland

(1996 Replacement Volume and 1997 Supplement)

BY repealing and reenacting, with amendments,

Article - Insurance

Section 15-818

Annotated Code of Maryland

(1997 Volume)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

### Article - Health - General

19-706.

(Y) THE PROVISIONS OF § 15–818 OF THE INSURANCE ARTICLE SHALL APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.

### Article - Insurance

15-818.

- (a) This section applies to:
- (1) each individual or group hospital or major medical insurance policy or certificate that is delivered or issued for delivery in the State by an insurer and is written on an expense-incurred basis; [and]
- (2) each individual or group medical or major medical contract, policy, or certificate that is delivered or issued for delivery in the State by a nonprofit health service plan; AND
- (3) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.